FIG. 1

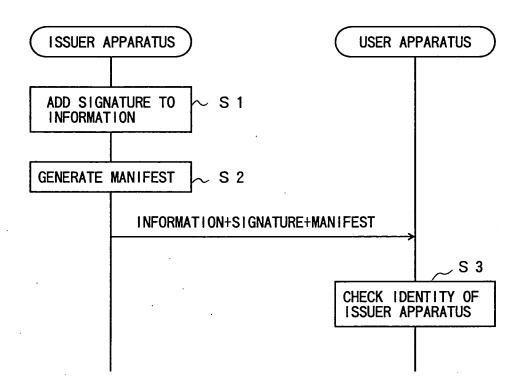


FIG. 2

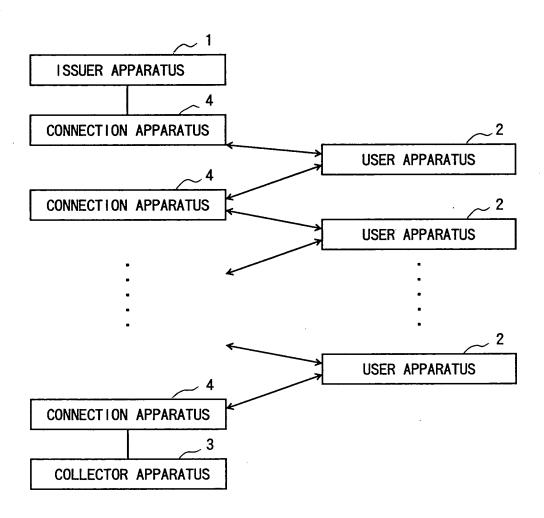


FIG. 3

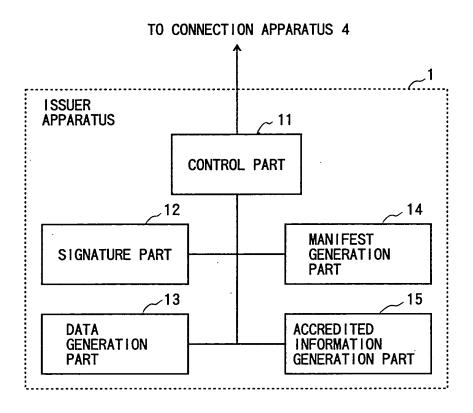


FIG. 4

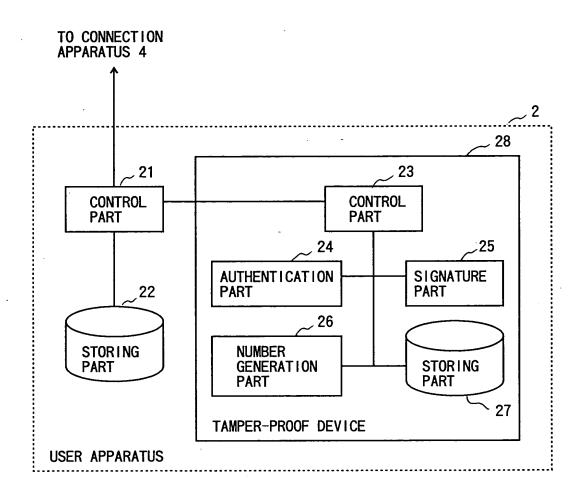


FIG. 5

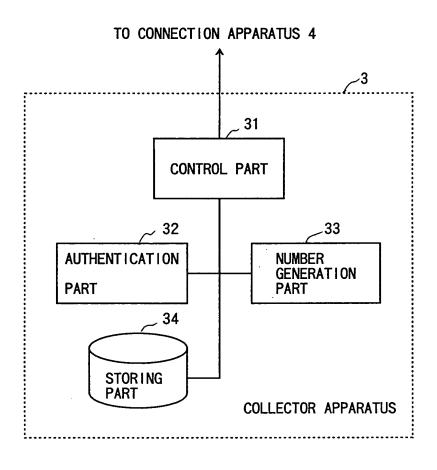


FIG. 6

TO ISSUER APPARATUS 1, USER APPARATUS 2, COLLECTOR APPARATUS 3

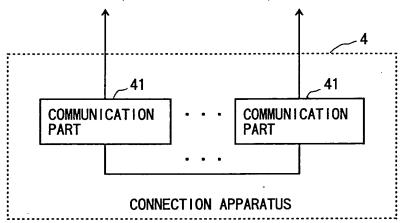


FIG. 7

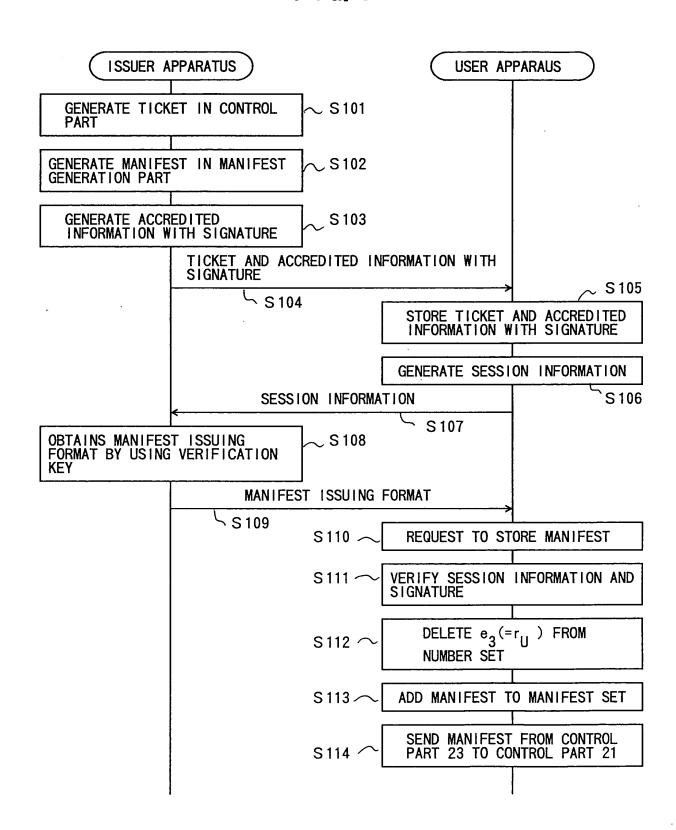


FIG. 8

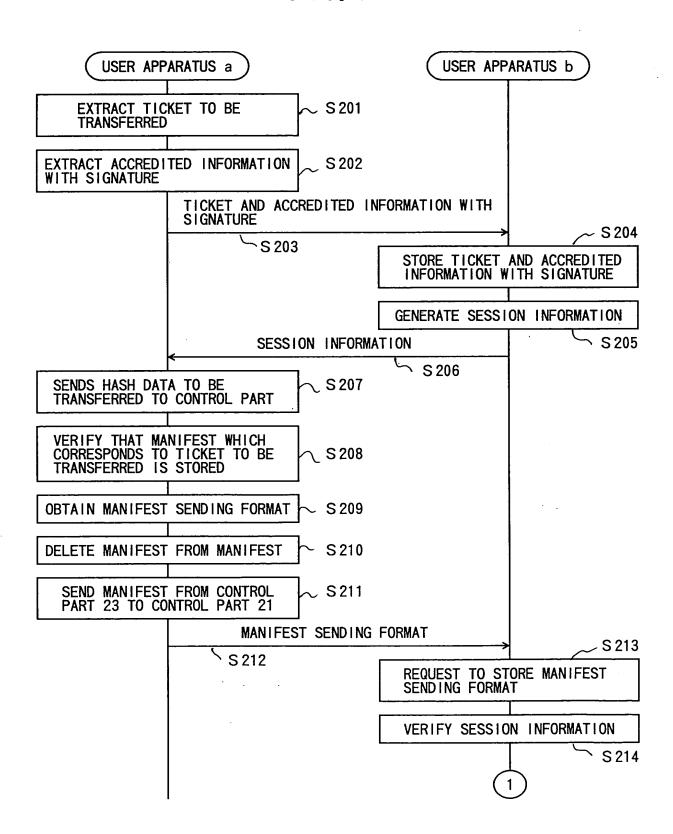


FIG. 9

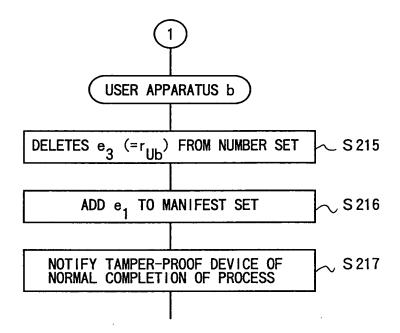
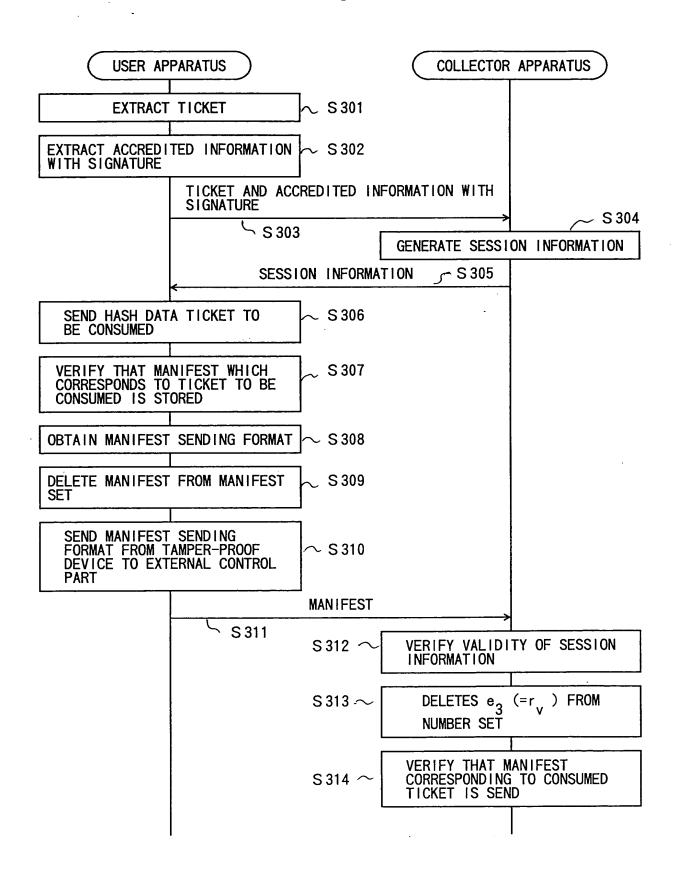
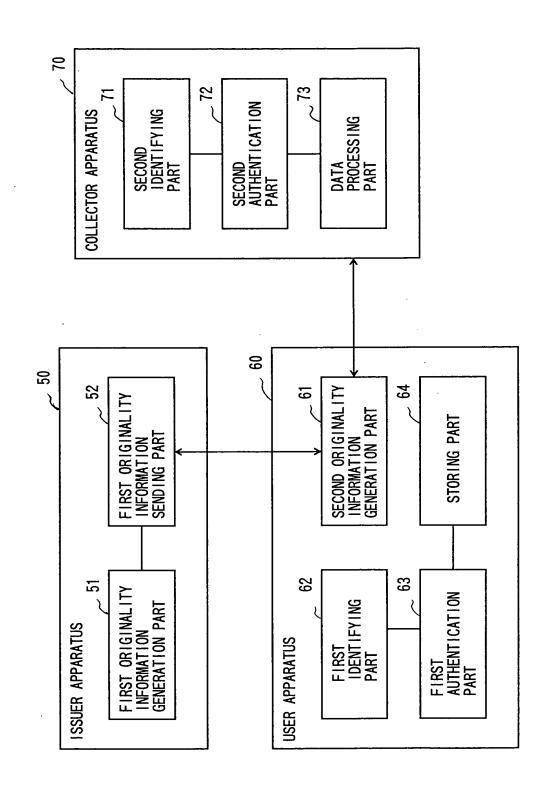


FIG. 10



F16 1



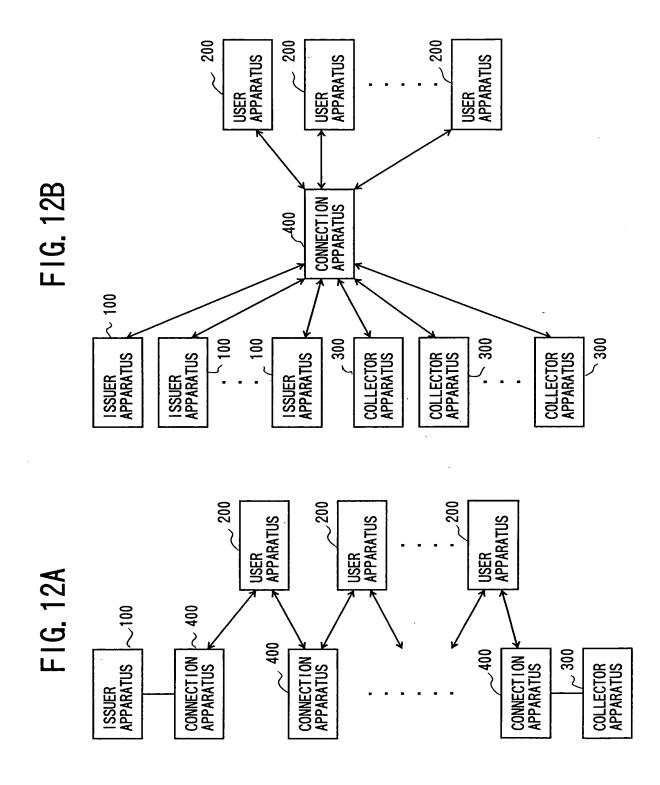


FIG. 13

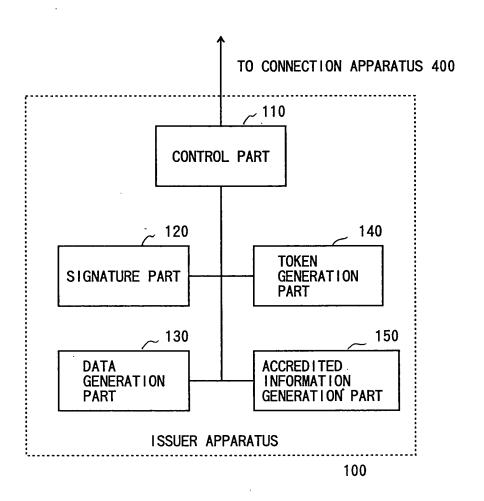


FIG. 14

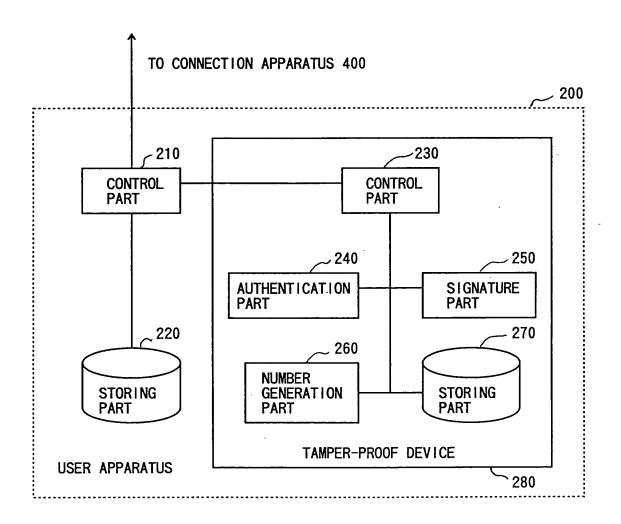


FIG. 15

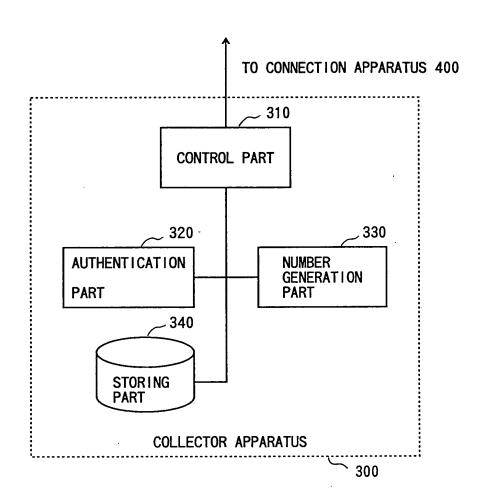


FIG. 16

TO ISSUER APPARATUS 1, USER APPARATUS 2, COLLECTOR APPARATUS 3

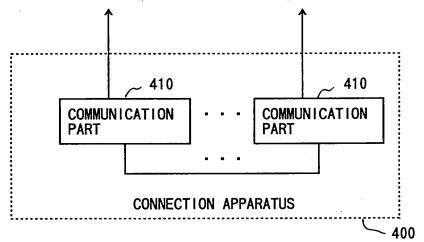


FIG. 17

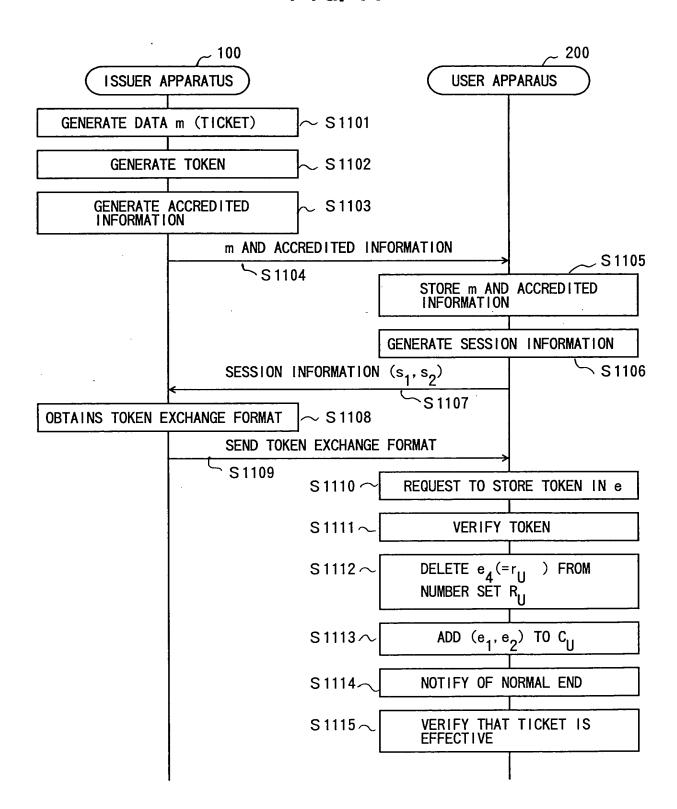


FIG. 18

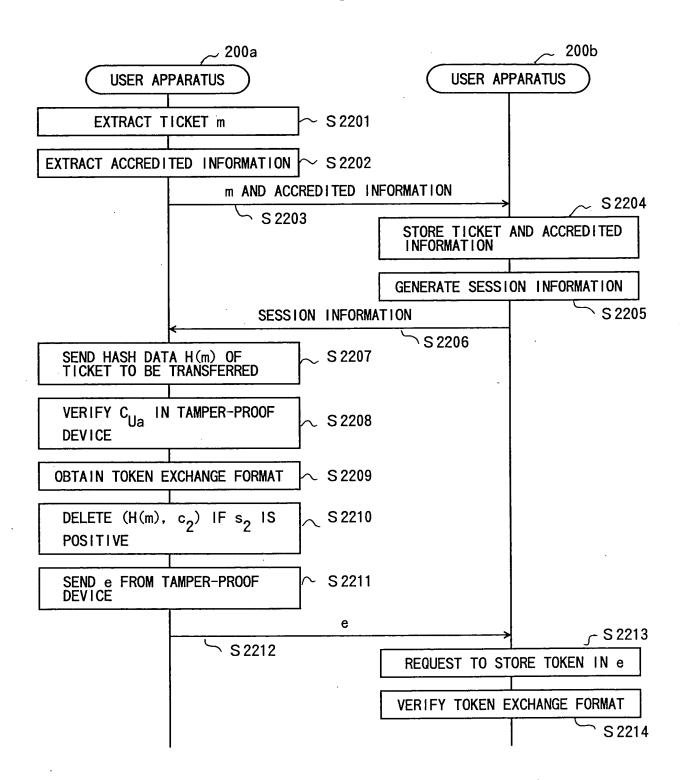


FIG. 19

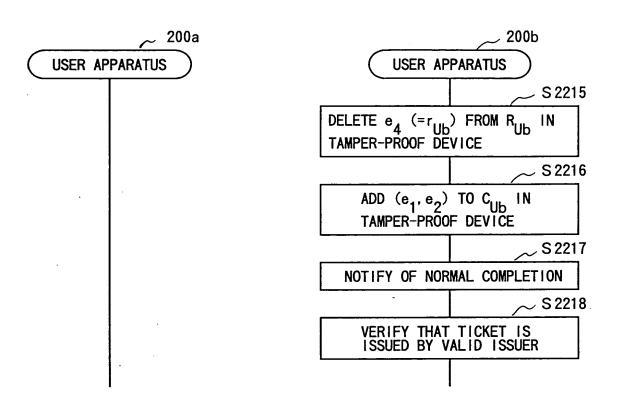


FIG. 20

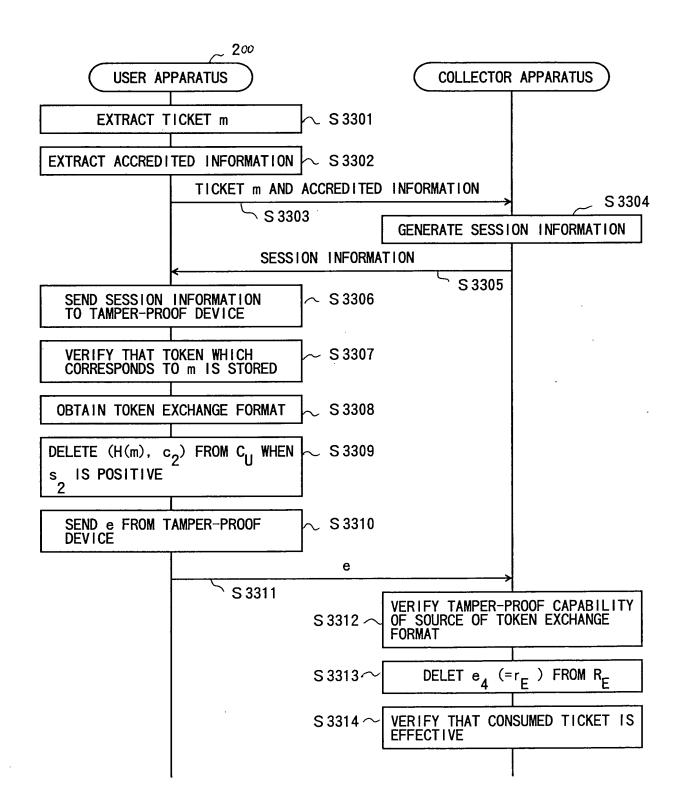


FIG. 21

